

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

KAREN MARIE LOVE

Debtor(s)

Case No. 17-08840

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/21/2017.
- 2) The plan was confirmed on 05/17/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/22/2018.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,425.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$7,425.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$348.78
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,348.78**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BMW FINANCIAL SERVICES	Secured	13,500.00	11,997.87	11,997.87	1,216.84	540.10
BMW FINANCIAL SERVICES	Unsecured	109.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	935.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	450.00	450.35	450.35	0.00	0.00
COOK COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
DS SERVICES	Unsecured	286.00	NA	NA	0.00	0.00
DSG COLLECT	Unsecured	32.00	NA	NA	0.00	0.00
DSG COLLECT	Unsecured	32.00	NA	NA	0.00	0.00
DSG COLLECT	Unsecured	32.00	NA	NA	0.00	0.00
DSG COLLECT	Unsecured	33.00	NA	NA	0.00	0.00
DSG COLLECT	Unsecured	39.00	NA	NA	0.00	0.00
DSG COLLECT	Unsecured	41.00	NA	NA	0.00	0.00
DSG COLLECT	Unsecured	45.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,200.00	3,211.21	3,211.21	784.80	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	97.80	97.80	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	452.00	452.47	452.47	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	540.00	540.71	540.71	0.00	0.00
KAY JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
MBB	Unsecured	113.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	0.00	420.88	420.88	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	852.00	852.82	852.82	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,317.00	1,317.00	1,317.00	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,297.00	1,297.71	1,297.71	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2,530.00	2,530.40	2,530.40	0.00	0.00
SYNCHRONY BANK	Unsecured	421.00	NA	NA	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	92,901.00	109,518.41	0.00	0.00	0.00
THE BANK OF NEW YORK MELLON	Unsecured	18,917.00	NA	NA	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	NA	3,565.66	534.48	534.48	0.00
US BANK	Unsecured	1,187.00	NA	NA	0.00	0.00
VERIZON	Unsecured	NA	163.36	163.36	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$534.48	\$534.48	\$0.00
Debt Secured by Vehicle	\$11,997.87	\$1,216.84	\$540.10
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,532.35</b>	<b>\$1,751.32</b>	<b>\$540.10</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,211.21	\$784.80	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,211.21</b>	<b>\$784.80</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$8,123.50</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,348.78</u>
Disbursements to Creditors	<u>\$3,076.22</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$7,425.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/24/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.